

**Certificate of Notice Page 1 of 4**  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Frenkie P. Gulton  
Satimah Fnu  
Debtors

Case No. 13-21035-amc  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Randi  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2017.  
db/jdb +Frenkie P. Gulton, Satimah Fnu, 1733 S. Dover Street, Philadelphia, PA 19145-1619

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 08, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2017 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al...  
agornall@kmlawgroup.com, bkgroup@kmlawgroup.com  
BRIAN CRAIG NICHOLAS on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al...  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
CHRISTIAN A. DICICCO on behalf of Debtor Frenkie P. Gulton  
cdicicco@myphillybankruptcylawyer.com, christianadicicco@gmail.com  
CHRISTIAN A. DICICCO on behalf of Joint Debtor Satimah Fnu  
cdicicco@myphillybankruptcylawyer.com, christianadicicco@gmail.com  
LEON P. HALLER on behalf of Creditor Pennsylvania Housing Finance Agency lhaller@pkh.com,  
dmaurer@pkh.com  
MATTEO SAMUEL WEINER on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al...  
bkgroup@kmlawgroup.com  
THOMAS I. PULEO on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, Et Al...  
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com  
WILLIAM EDWARD CRAIG on behalf of Creditor American Honda Finance Corporation  
mortonlaw.bcraig@verizon.net, mhazlett@mortoncraig.com

TOTAL: 10

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Frenkie P. Gulton  
Satimah Fnu

Debtors

U.S. BANK NATIONAL ASSOCIATION,  
(Trustee for Pennsylvania Housing Finance  
Agency, pursuant to a Trust Indenture dated as of  
April 1, 1982)

Movant

vs.

Frenkie P. Gulton  
Satimah Fnu

Debtors

William C. Miller

Trustee

CHAPTER 13

NO. 13-21035 AMC

11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtors' residence is **\$11,052.37**, which breaks down as follows;

Post-Petition Payments:	July 2016 through October 2016 in the amount of \$1,048.00/month; November 2016 through April 2017 in the amount of \$1,045.00/month
Late Charges:	\$33.32
Suspense Balance:	\$473.95
Fees & Costs Relating to Motion:	\$1,031.00
<b>Total Post-Petition Arrears</b>	<b>\$11,052.37</b>

2. The Debtors' shall cure said arrearages in the following manner:

a). Within seven (7) days of the filing of this Stipulation, Debtors' shall file an Amended Chapter 13 Plan to include the post-petition arrears of **\$11,052.37**.

b). Movant shall file an Amended or Supplemental Proof of Claim to include the post-petition arrears of **\$11,052.37** along with the pre-petition arrears;

c). The new 410A form for a Proof of Claim shall not be required for this Amended or Supplemental Proof of Claim.

3. Beginning with the payment due May 1, 2017 and continuing thereafter, Debtors shall pay to Movant the present regular monthly mortgage payment of \$1,045.00 (or as adjusted

pursuant to the terms of the mortgage) on or before the first (1<sup>st</sup>) day of each month (with late charges being assessed after the 15<sup>th</sup> of the month).

4. Should Debtors provide sufficient proof of payments made, but not credited (front & back copies of cancelled checks and/or money orders), Movant shall adjust the account accordingly.

5. In the event that the payments under Section 3 above are not tendered pursuant to the terms of this stipulation, Movant shall notify Debtors and Debtors' attorney of the default in writing and the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtors should fail to cure the default within fifteen (15) days, Movant may file a Certification of Default with the Court and the Court shall enter an Order granting Movant immediate relief from the automatic stay and waiving the stay provided by Bankruptcy Rule 4001(a)(3), which the parties hereby agree to waive.

6. If the case is converted to Chapter 7, Movant shall file a Certification of Default with the Court and the Court shall enter an order granting Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

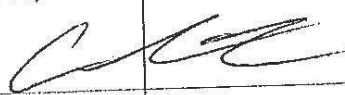
8. The provisions of this stipulation do not constitute a waiver by Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

9. The parties agree that a facsimile signature shall be considered an original signature.


Date: April 24, 2017

/s/ Matteo S. Weiner, Esquire  
Matteo S. Weiner, Esquire  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106-1532  
(215) 627-1322 FAX (215) 627-7734

Date: 6-5-17

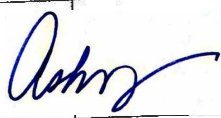
  
Christian A. DiCicco  
Attorney for Debtors

Date: 6-5-17

  
William C. Miller  
Chapter 13 Trustee

JACK MILLER

Approved by the Court this 6th day of June, 2017. However, the court  
retains discretion regarding entry of any further order.

  
Ashely M. Chan  
Bankruptcy Judge